

What is claimed is:

1. An on-line transaction system for the use, via a network, of a vender and a purchaser of goods, to pay for goods said purchaser requests, comprising

first apparatus for establishing a temporary account for a designated transaction at a financial institution,

second apparatus for generating an instruction to deposit money in said temporary account issued by said purchaser,

third apparatus for providing a lock for said temporary account to limit access by said vendor; and

fourth apparatus for providing a verification by said vendor, via said network, which verifies the contents of said temporary account and locks said temporary account to limit access by said purchaser.

2. The on-line transaction system according to claim 1, wherein said vender, after locking said temporary account to limit access by said purchaser, then ships said goods.

3. The on-line transaction system according to claim 1, wherein, when said vender has verified that said temporary account has been unlocked by said purchaser, said vender moves said money deposited in said temporary account.

4. An on-line shopping transaction method, which is employed via a network by the vendor and the purchaser of goods, comprising:

said purchaser employing a first key, which is held at a financial institution and which only said purchaser can access, to place a first lock on money held by said financial institution for purchasing said goods;

said vendor employing a second key, which is held at said financial institution and which only said vendor can access, to place a second lock on said money; and

when said first key is employed to place a first lock on said money said vendor can not move said money and when said second key is employed to place a second lock on said money said purchaser can not move said money.

5. The on-line shopping transaction method according to claim 4, whereby said money held by said financial institution is deposited in a temporary, dedicated account opened for the remittance of a payment, and said first key and said second key are employed to lock said temporary account.

6. The on-line shopping transaction method according to claim 5, wherein said financial institution transmits a setup screen for a temporary account to said purchaser, and,

in accordance with said setup screen; wherein said purchaser transfers money, for a business transaction, for deposit in said temporary account, issues a request to said financial institution to set up said temporary account, and as needed, transmits a request to said financial institution to use said first key to place a lock on said temporary account; and wherein said financial institution transmits a setup screen for said temporary account to said vendor, and receives from said vendor a request to use said second key to place a lock on said temporary account as needed.

7. The on-line shopping transaction method according to claim 4, wherein said vendor, after using said second key to place a lock on said money, ships goods to said purchaser; and wherein said purchaser uses said first key to remove said first lock on said money in order to pay said vendor.

8. An on-line shopping transaction method, which is employed by a vender and a purchaser via a network, comprising the steps of:

preparing a temporary account, designated for a transaction, upon the receipt of an on-line instruction from said purchaser;

receiving an on-line instruction from said purchaser to deposit money in said temporary account;

moving said money from said temporary account upon receipt of an on-line instruction from said vender; and

automatically erasing said temporary account after said money has been moved.

9. The on-line shopping transaction method according to claim 8, wherein said temporary account is locked on-line by said purchaser using a key therefor, and said temporary account is also locked on-line by said vendor using a key therefor; and wherein, when said temporary account is locked using said key belonging to said purchaser, money held in said temporary account can not be moved by said vendor, and when said temporary account is locked using said key belonging to said vendor, money held in said temporary account can not be moved by said purchaser.

10. A server, which is connected to a network and which serves as an on-line bank for on-line shopping transactions, comprising:

a reception unit for receiving a request, from a terminal of a purchaser connected to said network, for the preparation of a temporary account used for an on-line shopping payment, and for receiving information concerning money that should be deposited in said temporary account;

a temporary account generator for generating said temporary account based on said request and on said money information that is received;

a storage unit for storing information concerning said temporary account;

a key information reception unit for receiving, from said terminal of said purchaser, purchaser key information for the inhibition of the transfer of money in said temporary account by a party other than said purchaser, and

for receiving, from a terminal of a vendor connected to said network, vendor key information for the inhibition of the transfer of money in said temporary account by a party other than said vendor; and

a temporary account locking unit for employing said purchaser key information and said vendor key information to change information, stored in said storage unit, concerning the locked state of said temporary account.

11. The server according to claim 10, further comprising:

a transmission unit for storing in said storage unit, in addition to said information concerning said temporary account, a change in said state of said temporary account for which a lock is applied by said temporary account locking unit, and for transmitting said information stored in said storage unit for said temporary account.

12. The server according to claim 10, further comprising:

an account money transfer unit for moving said money held in said temporary account based on a change in said locked state obtained by said temporary account locking unit, and on a request received from said purchaser or said vendor.

13. A server, which performs the functions of an on-line bank for a transaction entered into by a purchaser and a vendor connected via a network, comprising:

a temporary account generator for generating a temporary, dedicated account for a transaction;

a transmission unit for transmitting, via said network, the contents of said temporary account to said purchaser and said vendor; and

a reception unit for receiving, from said purchaser via said network, an instruction directing the locking of said temporary account to inhibit access without permission by said vendor, and for receiving, from said vendor via said network, an instruction directing the locking of said temporary account to inhibit access without permission by said purchaser.

14. The server according to claim 13, wherein said transmission unit transmits, to said purchaser and to said vendor via a network, a result received by said reception unit, together with the contents of said temporary account.

15. The server according to claim 13, wherein, when said temporary account has not been locked by said vendor, said reception unit accepts, from said purchaser, a request to move said money in said temporary account; and wherein, when said temporary account has not been locked by said purchaser, said reception unit accepts, from said vendor, a request to move said money in said temporary account.

16. A vendor terminal, which performs an on-line transaction with a user, comprising:

a display for receiving and displaying the contents of an account used for said transaction; and

a lock for, based on the contents of said account

displayed by said display, locking said account in order to inhibit the performance, without permission, of a procedure by said user.

17. The vendor terminal according to claim 16, wherein said display receives and displays the contents of said account, together with the state of said account after said account has been locked by said purchaser, in order to inhibit the performance, without permission, of a procedure by another party.

18. An on-line transaction system operated by a first user and a second user via a network, wherein to pay for goods said first user requests that a financial institution prepare a temporary account for a designated transaction, said first user issues an instruction to deposit money in said temporary account, and locks said temporary account to limit access by said second user; and wherein said second user, via said network, verifies the contents of said temporary account and locks said temporary account to limit access by said first user.